

From: [PRUITT Maleeia T * DCBS](#) on behalf of [DCBS RATESFORMS * DCBS](#)
To: [SIZEMORE Tashia * DCBS](#)
Subject: FW: Rate Increase Public Comment
Date: Wednesday, June 10, 2026 12:05:26 PM

From: Diana Burns <2010dburns@gmail.com>
Sent: Wednesday, June 10, 2026 9:57 AM
To: DCBS RATESFORMS * DCBS <Dcbs.Ratesforms@dcbs.oregon.gov>
Subject: Rate Increase Public Comment

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I am submitting this public comment in strong opposition to Moda Health's proposed 25% premium rate increase for 2027 individual market plans.

I am self-employed, do not qualify for marketplace subsidies, and my spouse will be enrolling in Medicare in 2027, leaving me as the sole remaining member on an individual market plan. I am simply an Oregon resident trying to afford health coverage.

My current situation:

- Cheapest available plan - Moda Affinity Bronze High-Deductible Health Plan: \$760/month (2026)
- Annual deductible: \$7,500 (2026)
- Out-of-pocket maximum: \$7,500 (2026)
- If the 25% increase is approved, that monthly premium rises to approximately \$950/month or \$11,400 per year in premiums alone
- \$11,400 represents 13.5% of our projected 2027 household income

Spending 13.5% of household income on a Bronze plan already exceeds the ACA's affordability threshold that is based on the more expensive Silver plan and that's before accounting for my spouse's Medicare Part B and Part D premiums. Combined, our household will spend at least 17% of projected 2027 income simply to maintain basic health coverage if Moda's rate increase is approved. That is not sustainable.

A 25% increase in a single year, layered on top of a \$7,500 deductible and a \$7,500 out-of-pocket maximum, means I would pay nearly \$19,000 before my Bronze-level insurance provides any meaningful financial protection. I expect to be purchasing individual market coverage for at least the next ten years, without employer

contributions or subsidies. At these rates, what I am being asked to pay is not insurance against catastrophic cost — it effectively is the catastrophic cost.

Compounding this, Moda is, to my knowledge, one of the only insurers offering a true national network in the Oregon individual market in 2027. Consumers like me have no meaningful alternative. That absence of competition makes rigorous rate review by your office not just important, but essential.

I respectfully urge you to:

1. Scrutinize the actuarial justification for this increase carefully
2. Deny or substantially reduce the requested 25% rate increase
3. Consider the disproportionate burden these increases place on self-employed Oregonians who are ineligible for subsidies and have no employer-sponsored alternative

Thank you for the opportunity to comment and for your work on behalf of Oregon consumers.

Respectfully,

Diana Burns

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